

**ABSTRACT**

This invention is a system and method for a system and method for scheduling the harvesting of information associated with one or more end users from one or more information providers. A host computer, including a processor, is in communication  
5 with a user data store for storing data associated with users and an information provider store for storing data associated with information providers. For each end user, a profile of past access times, login times, is maintained in the user data store. For each information provider, a profile of update times and criteria are maintained in the information provider store. For a selected information provider, the host computer  
10 processor determines an update time for information stored by the selected information provider and a set of end users whose information could be modified by an update at that update time. The host computer processor generates a predicted login time for each end user in the determined set of end users and each generated login time back a predetermined time interval. The host computer processor sorts the determined set of  
15 end users according to the predicted login time or shifted login time and assigns a harvesting time for each end user based on each end user's shifted or predicted login time.